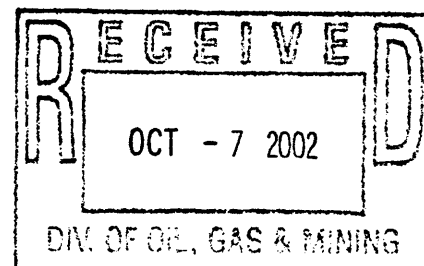




7M/043/019

KEYBANK NATIONAL ASSOCIATION
STANDBY LETTER OF CREDIT
PROCESSING AND SERVICE CENTER
MAIL CODE: OH-01-51-0435
4910 TIEDEMAN ROAD
CLEVELAND, OHIO 44144-2338
TEL NO: 216-813-3698, -3701, -3713
FAX NO: 216-813-3719



OCTOBER 04, 2002

BENEFICIARY:
UTAH DIVISION OF OIL, GAS
AND MINING
1594 WEST NORTH TEMPLE SUITE 1210
BOX 145001
SALT LAKE CITY, UTAH 84114-5001

APPLICANT:
MOUNTAIN VALLEY STONE, INC.
P.O. BOX 985
HEBER CITY, UT 84032

WE HEREBY AMEND OUR IRREVOCABLE STANDBY LETTER OF CREDIT NUMBER
AS FOLLOWS:

AMENDMENT SEQUENCE NUMBER: 001

1.) LETTER OF CREDIT AMOUNT IS INCREASED BY USD \$4,000.00
CREDIT AMOUNT AFTER AMENDMENT: 79,000.00 UNITED STATES
DOLLARS

2.) APPLICANT'S ADDRESS IS AMENDED TO READ AS:

P.O. BOX 985
HEBER CITY, UT 84032

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED. THIS AMENDMENT
IS TO BE CONSIDERED AN INTEGRAL PART OF THE LETTER OF CREDIT AND
MUST BE ATTACHED THERETO.

KEYBANK NATIONAL ASSOCIATION

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE